

LJMS LABUAN E-JOURNAL OF MUAMALAT AND SOCIETY

UNDERSTANDING AND KNOWLEDGE OF ISLAMIC ESTATE PLANNING STRATEGIES AT UNIVERSITI TEKNOLOGI MARA, SHAH ALAM, MALAYSIA

NOOR AZNAIM ABD LATIB^{a*}, SITI SARAH IZHAM^b & SITI NOR AMIRA MOHAMAD^c

^{abc} *Akademi Pengajian Islam Kontemporari, Universiti Teknologi Mara Shah Alam*

Received 1 January 2024: Revised 20 May 2024: Accepted 22 May 2024

ABSTRACT

Estate planning is one of the crucial elements of managing property during a person's lifetime. Unfortunately, it was reported that only 700,000 Muslims have declared their wills, out of a total population of 30 million Muslims in Malaysia. Therefore, this research explained the main tools available for wealth distribution planning that are viable in Malaysia. Secondly, this research aims to investigate students in Islamic studies tendencies in estate management planning and its determinants. To achieve these objectives, a quantitative methodology was adopted in which the data of this research was through a questionnaire to assess their level of awareness. The findings revealed that the level of awareness of students in Islamic Studies Campus Shah Alam, Universiti Teknologi MARA towards wealth distribution management and asset distribution planning is high. This study exposed some of the flaws in wealth distribution management and proposed numerous approaches to raise awareness about wealth distribution planning.

KEYWORDS: ESTATE MANAGEMENT, WEALTH DISTRIBUTION, ESTATE PLANNING, PROPERTY, WILLS

ABSTRAK

Perancangan harta pusaka adalah salah satu elemen penting dalam pengurusan harta semasa hayat seseorang. Malangnya, dilaporkan bahawa hanya 700,000 orang Islam yang telah mendaftarkan wasiat mereka, daripada jumlah keseluruhan penduduk iaitu seramai 30 juta orang Islam di Malaysia. Oleh itu, kajian ini bertujuan menjelaskan cara utama untuk perancangan pengagihan harta yang boleh dilaksanakan di Malaysia. Kedua, kajian ini bertujuan untuk menilai kecenderungan pelajar dalam pengurusan harta pusaka dan faktor penentunya. Untuk mencapai objektif ini, metodologi secara kuantitatif telah digunakan yakni data kajian ini diperolehi melalui edaran soal selidik untuk menilai tahap kesedaran mereka. Dapatan kajian menunjukkan bahawa tahap kesedaran pelajar di Kampus Pengajian Islam Shah Alam, Universiti Teknologi MARA terhadap pengurusan pengagihan harta dan perancangan pengagihan harta adalah tinggi. Kajian ini mendedahkan beberapa kelemahan dalam pengurusan pengagihan harta dan mencadangkan pelbagai pendekatan untuk meningkatkan kesedaran mengenai perancangan pengagihan harta.

KATA KUNCI: PENGURUSAN HARTA, PENGAGIHAN KEKAYAAN, PERANCANGAN HARTA, HARTA, WASIAT

* Corresponding Author: Noor Aznaim Abd Latib, Lecturer at Academy of Islamic Contemporary Studies, Universiti Teknologi MARA Shah Alam, E-mail: aznaim@uitm.edu.my

1. INTRODUCTION

Islamic estate planning in Malaysia is less encouraging despite attempts by connected organizations and industry participants to enhance the industry. One of the government's measures was the creation of the Amanah Raya Berhad institution, which was followed by the founding of a private Islamic estate planning business to offer estate planning services. Among the 30 million Muslims in Malaysia, only 700,000 individuals declared their wills (Rahman, 2020). This statement is also agreed by (Bouteraa, 2019) who stated that there is still a lack and interest, especially among the Muslim community in estate planning. They are also still unconscious of making estate plans throughout their lives for their next inheritance. Islamic estate distribution among the heirs faces numerous issues with neglect and procrastination, which make the administration process challenging because they are inexperienced with the property distribution process (Abdullah *et al.*, 2020). Furthermore, a large percentage of Malaysians have not created a will. This is because if a person owns a lot of property and is affluent, they are compelled to create a will. This is one of the elements leading to the growth in unclaimed property, which has now become a severe problem that should be resolved quickly. Estate planning is critical in this scenario to ensure that operations go as planned and without incident in the future (Ahmad, 2021).

Previous studies in the practice of Islamic estate planning are not generally performed in Malaysia since most Malaysian Muslims consider it negligible (Boon *et al.*, 2011). Research on numerous estate planning instruments, such as wills and *hibahs* (gifts), revealed that ignorance and a low level of mindfulness are two of the factors contributing to the relative lack of Islamic estate planning (Abd. Wahab *et al.*, 2019). Previous research findings indicated that Muslims in Malaysia do not take estate planning seriously (Abdul Karim, 2016). While some individuals arrange verbally with the consent of other pertinent parties, the absence of a formal written agreement may lead to arguments and disagreements within the family. Sadly, a lot of Muslims subscribe to the idea that since possessions are distributed according to the *farā'id*, estate planning is not necessary. Under the Probate and Administration Act 1959 (Updated 1972), all of the deceased's properties must be filed in court for validation, making such an assumption blatantly incorrect. In this case, even if a Muslim has passed away, all of their assets will be halted until probate is granted, even if a will has been drawn up; if this is not the case, a drawn-out process for applying for an administration letter will take place. Properties of the deceased will be suspended until an executor or administrator is appointed if suitable planning is not done. Therefore, there is an urgent need for a mechanism to help Muslims realise their plans for the future.

The purpose of this study is to look at student Malaysian Muslims' attitudes about Islam, and estate planning, and investigate whether the findings of this study may assist in alleviating the problem of Muslims' frozen money in Malaysia by identifying various activities that the appropriate authorities may take to encourage Malaysian Muslims to prepare for their wealth in the future. The uniqueness of this study is its focus on Student Malaysian Muslims. This study specifically targets student Malaysian Muslims, which could provide insights into the attitudes and behaviours of a specific demographic group that may not have been extensively studied before in the context of Islamic estate planning. Secondly is, potential solutions. The study aims to identify activities that appropriate authorities can take to encourage Malaysian Muslims to plan for their wealth in the future. This focus on actionable solutions distinguishes it from studies that may solely analyse the problem without proposing concrete steps for improvement. Lastly, addressing undistributed wealth via examining the behaviours and attitudes of Malaysian Muslims towards estate planning, the study aims to contribute to alleviating the issue of undistributed wealth in Malaysia. This practical focus on addressing a real-world problem sets it apart from purely theoretical or descriptive studies. Overall, the study's emphasis on a specific demographic group, its focus on actionable solutions, its goal of addressing undistributed wealth, and its integration of Islamic principles with estate planning could make it stand out from previous research in the field.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Knowledge

In Islam, every Muslim needs to seek for knowledge. Knowledge is a basis of human survival and a key to success since it may defend a person from difficulty and doubts. The Holy Quran had mentioned: "And say: My Lord, increase me in knowledge." (Taha 20:114). To make the knowledge valuable and *barakah*, it needs to be shared with others so that one of the good deeds will get us countless rewards hereafter.

In general, knowledge of the practice of Islamic Estate Planning is one of the important matters discussed in the *Qur'ān* and *Hadīth* (sayings of the Prophet (SAW)). Regulations are drawn for estate planning which is intended to safeguard the interest of heirs against fund mismanagement and abuse. Evidence of the significance of estate planning can be found in *Sūrah Yusuf*, Verse 47–49. The *Qur'ān* (12:47) states: "You will plant for seven years consecutively; and what you harvest leave in its spikes, except a little from which you will eat". The verse shows that Islam advises its followers to plan for the sustenance that God has given for the sake of well-being in this world and as a preparation for eternal life in the hereafter. Islamic-based financial advisors are entrusted to draw up a financial plan that is holistic for each customer, covering earthly and afterlife deeds while ensuring the sustainability of businesses and the goodness of society at large (Basah & Tahir, 2019).

Knowing, it helps an individual to have appropriate wealth management planning. In Islam, managing and planning property is strongly encouraged and has even become necessary - particularly in situations where doing so is required of us. Islam permits us to give property to specific people through a will in this situation. Unfortunately, a lot of us believe that a will is unimportant (Ahmad, 2021). Although there are options and goods available on the market for Muslim estate planning, sadly, it was discovered that Muslims lack awareness, for instance, in the sense of *Wasiak* ownership and understanding. This makes it difficult for people to handle their estate plans effectively. (Kamarudin *et al.*, 2019).

As commented by Abd. Wahab *et al.* (2019) higher level of knowledge and proper wealth management among Muslims will lead to a higher preparation of Islamic will among people in a country. Both the government and the Islamic estate planning industry should have the main role emphasizing educating and inviting Muslims and non-Muslims to plan and manage their wealth starting from now. As reported by Said and Saad (2016), data in Malaysia shows that there are increasing numbers of unsettled estates from year to year. Consistent with the discussion, it is expected that Muslims who know about Islamic Estate Planning will be more likely to practice Islamic Estate Planning. Hence:

H₁: Knowledge has a positive influence on practices of Islamic estate planning.

Attitude

In this study, attitude towards Islamic Estate Planning means how a Muslim evaluates as good or bad and it will impact their decision to practice Islamic Estate planning. Generally, the process of decision-making by individuals is influenced by their attitude toward objects, events or organizations. In the theory of planned behaviour, attitude is the most important factor or key variable in predicting behavioural intention (Ajzen, 1991). Ajzen (1991) defined attitude toward behaviour as one appraisal towards behaviour. The appraisal is separated into two. The first one is the good evaluation as it will give a positive evaluation towards behaviour, and the second is the bad evaluation which will give a negative perception towards behaviour.

Previous studies in various environments have confirmed that attitude affects behavioural intention significantly. Amin *et al.* (2010) found that attitude led to greater behavioural intention to use Islamic personal financing in Malaysia. Particularly, attitude and intention to use Islamic banking products are found to be positively related, implying that efforts to change or influence potential users' attitudes

through education and marketing campaigns may result in the willingness of Muslims and non-Muslims to choose Islamic banking products.

In other Islamic behavioural studies such as *halal* food and *halal* products (Alam & Sayuti, 2011; Lada *et al.* 2009) and *zakat* context (Idris *et al.*, 2012) also recognized that positive attitude significantly influences behavioural intention. Other studies by Malebana (2014) also found attitude significantly influences entrepreneurial behavioural intention. In information technology background, Mishra (2014); and Teo and Lee (2010) also found the same phenomena. Consistent with the discussion, it is expected that Muslim who has a positive attitude towards Islamic Estate Planning will be more likely to practice Islamic Estate Planning. Thus:

H₂: Attitude has a positive influence on practices of Islamic estate planning.

Religiosity

The religious value factor is expected to influence giving behaviour significantly. Religious value is an individual practice on Islamic matters. It includes obligatory *ibadah* (act of worship) such as obligatory prayers, paying *zakat*, fasting on the month of *Ramadhan* and going to *hajj* if capable. Other than that, is performing matters that are encouraged in Islam, for example, reading *al-Quran* and religious books. According to Idris *et al.* (2012), one would tend to do religious obedience if he was always involved in various religious activities. In addition, high religious values will affect intentions and behaviour related to observance claimed in religion (Idris *et al.*, 2012). Even though religious value is not an easy thing to measure, the religious factor should be tested as it is believed to play an important role in influencing Muslim behaviour (Idris *et al.*, 2012).

Johnson *et al.* (2001) defined religiosity as the extent to which an individual is committed to a religion, and he admitted that his teachings, such as attitudes and individual behaviour reflect that commitment. Holyk (2008) defined the term religiosity as the notion of individuals' actions that may be influenced by the extent of their religious knowledge and beliefs. Meanwhile, King and Williamson (2005) defined religiosity as the strength of one's connection to or conviction for their religion. One's connection is like a bond to the religion and conviction for their religion means belief in their religion.

Furthermore, Haron *et al.* (1994) found that Muslim consumers prefer to choose Islamic banking products compared to conventional products. The main role of Muslims is a religious obligation that influences individual behaviour to choose activities that do not contradict the *Shariah*. Religious factors have been reported as one of the important factors in influencing various behaviours, especially in Islamic environment behaviour. In the *zakat* compliance behaviour environment, religious values influence compliance behaviour significantly. Besides, Osman *et al.* (2015) also proved the significant relationship between religious factors and *waqf*-giving behaviour. In another study, Tang (2010) recognised that religious value significantly influences unethical behaviour. Consistent with all the above arguments, this study expects that Muslims who have a high degree of religious value will have a high tendency to do estate planning. Thus, this hypothesis is developed:

H₃: Religion has a positive influence on practices of Islamic estate planning.

Research Conceptual Framework

The research conceptual framework below is proposed based on the literature review and development of the hypothesis discussed in section 2. The model is illustrated in Figure 1. In this model, independent variables are expected to have a direct positive relationship with the dependent variable which is the Practices of Islamic Estate Planning. The independent variables include both internal factors which are knowledge, attitude and environmental Factors value influencing practices of Islamic Estate Planning. It is expected that practices of estate planning will be significant if all factors also have positive factors.

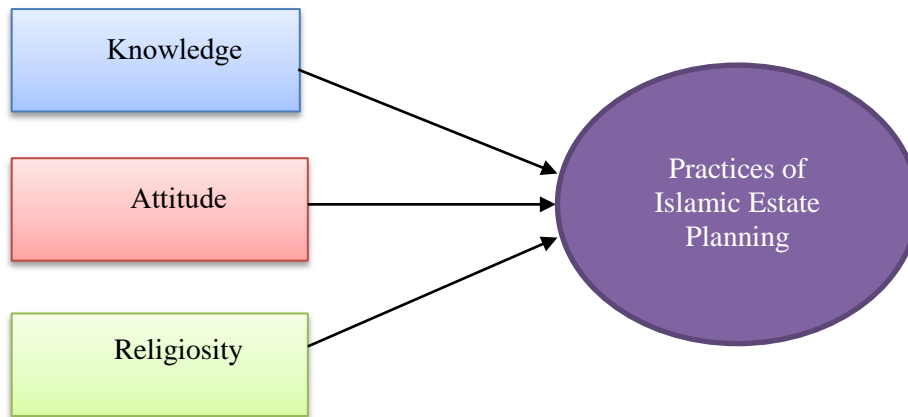


FIGURE 1: THEORETICAL FRAMEWORK

3. METHODOLOGY

Data Collection

In this study, the findings were then analysed using SPSS. A convenience sampling technique was utilised to access potential respondents. All the respondents were students in Islamic studies. A structured questionnaire was the main instrument used for data collection. The distribution of questionnaires was done within one month. A total of 150 copies of the questionnaire were distributed, out of which 145 copies were returned as correctly filled and usable. The data collected was analysed using descriptive statistics techniques.

Validity and Reliability

In this study, the "goodness of a measure" was attainable by using Cronbach's Alpha test where results nearer to 1 will deliver superior reliability from the internal consistency. Hence, a reliability lesser than 0.60 is reflected to be poor, then in a range of 0.70 is acceptable and a reliability which more than 0.80 is reflected as good. This will show that the data collected were reliable for the researchers to further assess the situation. As illustrated in Table 1, the results of applying Cronbach's alpha showed that all variables had a reliability coefficient above 0.80. This indicates that the questionnaire used in this study is suitable with high degrees of consistency for all variables.

TABLE 1: RESULT OF RELIABILITY ANALYSIS

Variable	Cronbach's Alpha
Knowledge	0.884
Attitude	0.917
Religiosity	0.837

4. FINDINGS AND DISCUSSION

Descriptive Analysis of the Respondents

Table 2 displays the respondent's data for this study. A total of 145 respondents' demographic profiles are shown in Table 2 below. Based on Table 2, the respondents in this research consisted of 110 respondents females (76%) and 35 males (24.1%). In terms of age, most of them are between 20-24 years old. Concerning education level, 145 respondents possess a bachelor's degree in *Muamalat* and *Halal*. As mentioned earlier in the methodology section, the targeted respondents are students who study in Islamic courses, therefore in this study most of the respondents have at

least a bachelor's degree and also study about the Islamic Estate Management sector which will have knowledge as well as more intention to do estate planning.

TABLE 2: DEMOGRAPHIC PROFILES

Variable	Total	Percentage
<i>Gender</i>		
Male	35	24.1
Female	110	75.9
<i>Age</i>		
20 - 23 years	131	80.3
24 - 25 years	14	9.65
Education Level (Course)		
<i>Halal</i>	45	31
<i>Muamalat</i>	100	68.97

Knowledge of Islamic Estate Planning

Table 3 shows the dependent variable of the knowledge of Islamic estate planning. There are 6 questions for these dependent variables. The highest mean is on the question "I'm sure I can prevent Malaysia's growing number of frozen estates by practising estate planning" which is 4.00. this indicated that most of the respondents agreed with this question. Meanwhile, the lowest mean for this variable is on the "I am aware that plans for inheritance must be made before death "which is 3.19.

TABLE 3: KNOWLEDGE OF ISLAMIC ESTATE PLANNING

Statement	Mean	Std. Deviation
I am aware that plans for inheritance must be made before death	3.19	1.18
I understand the significance of doing estate planning ahead of time	3.74	1.17
I know the estate planning process in general	3.99	0.63
I am familiar with estate planning instruments including trusts, <i>hibah</i> , and wills	3.39	0.81
I'm sure I can prevent Malaysia's growing number of frozen estates by practising estate planning	4.00	1.12
I may choose in my will a trustee company to serve as my executor or administrator	3.58	1.02

To interpret this section, it shows that the mean score of the fifth question is the highest of all the mean score = 4.00. The question asked if the respondent was sure that we can prevent Malaysia's growing number of frozen estates by practising estate planning and the results for this factor prove that some of the respondents involved in this study are confident that estate planning can reduce the problem of frozen property. Meanwhile, the lowest mean score is on the question "I am aware that plans for inheritance must be made before death" which means = 3.19. This suggests that part of the community still does not know the need and importance of doing property planning before their death.

Attitude of Islamic Estate Planning

Table 4 shows the independent variable of the attitude of Islamic estate planning. There are 4 questions for these independent variables. The highest mean is on the question " I have faith that the appointed executor will effectively administer the estate." which is 4.21. This indicated that most of the respondents agreed with this question. Meanwhile, the lowest mean for this variable is on the question " Ignoring estate planning will make the process of filing an estate claim more difficult" I have heard about *Waqf*" which is 3.60.

TABLE 4: ATTITUDE OF ISLAMIC ESTATE PLANNING

Statement	Mean	Std. Deviation
I have to plan my property shortly	3.77	0.99
A delayed attitude towards estate planning may result in a frozen estate	3.98	1.67
Ignoring estate planning will make the process of filing an estate claim more difficult	3.60	0.49
I have faith that the appointed executor will effectively administer the estate	4.21	0.74

Religiosity

Table 5 shows the dependent variable of the religiosity of Islamic estate planning. There are 7 questions for these dependent variables. The highest mean is on the question 1, 2, 3, 4 and 7 which is 5.00. This indicated that all respondents agreed with this question. Meanwhile, the lowest mean for this variable is on the “I always give Sadaqat/contribution to the needy” which is 4.0.

TABLE 5: RELIGIOSITY OF ISLAMIC ESTATE PLANNING

Statement	Mean	Std. Deviation
I always perform prayers five times a day	5.0	0
I fast during the month of <i>Ramadan</i>	5.0	0
I tried to follow the Islamic way of life in all things.	5.0	0
I pay <i>zakat</i> every year if I meet the criteria set.	5.0	0
I always read the Quran	4.02	0.80
I always give <i>sadaqat</i> /contribution to the needy.	4.0	1.00
I believe every good deed will be rewarded in the Hereafter.	5.0	0

5. IMPLICATION

Based on these findings, it is also emphasized that every individual must have a deep knowledge of Islamic estate planning from the beginning. This is because, as stated before, due to various factors, the delay in the administration of inheritance has had various negative implications for the property of Muslims in Malaysia. Since *hibachi* is one of the most effective ways to distribute property to family members or whoever desires it, the researcher believes that this practice should be practised because it can benefit the property management system for Muslims in Malaysia. Looking at the aspect where it is a gift during life, administrative problems such as those faced in the process of settlement of inheritance through the *faraid* system will also be avoided.

In addition, the government should encourage institutions related to estate planning to offer their services to the community, such as bank institutions, and *takaful* institutions that provide *hibachi*, *waqf* institutions, and so on. Therefore, the government and relevant authorities should cooperate with relevant institutions, for example, the government and *Takaful*. Institutions provide *Hibah* property contributions by forming clear advertising schemes and guidelines for all Muslims in Malaysia. This method will help increase people's awareness of the importance of preparing their property during life by making *hibachi* contributions to guarantee the lives of their wives, parents, children, and families in the future in the event of an unwanted calamity.

Besides, the community needs to instil awareness about the importance of making early plans regarding the distribution of property before death to prevent heirs from having to deal with the problem of managing the distribution of inheritance. The community also needs to be more aware of the knowledge and processes related to property planning and management. Through this, it will increase cooperation between the ARB and the community from the point of view of the administration of Muslim property and will even help facilitate and speed up the process of administration and management of Muslim property.

6. CONCLUSION AND FUTURE RESEARCH

This study was conducted to emphasize Islamic estate planning through a study of the level of understanding about Islamic estate planning among students in Islamic Studies at UiTM Shah Alam. The findings of the study show how far the knowledge of students about four elements in planning their estate during life has advanced: will (Waiya), hibachi (gift), endowment (waqf), and trustee. The findings also show that there are still more students who do not know about the estate planning that needs to be done during life to ensure that their property will be managed and distributed well to the beneficiaries of the property.

The obligation to plan property management should be done wisely and carefully because property is one of the most important aspects of life. It is one of the five objectives of Islamic law. Accordingly, in continuing this survival, property distribution planning is very important and should be emphasized. The practice of property planning and management is not just about collecting, managing, developing, and protecting property; the property and wealth owned must be ensured to be inherited as best as possible without causing difficulties and hardships to the heirs who deserve it.

The first limitation of the paper is that the best practices were developed based on a qualitative method. There is no evidence of its validity, which is a gap that can be explored in the future. Second, it involves the perceptions of two types of respondents (individuals and Islamic estate planning providers), which may be broadened to other related stakeholders such as regulators, in future studies. Future research on potential correlations between some of the independent variables could also be conducted to reveal other implications towards influencing the intention of undertaking Islamic home financing.

REFERENCES

- Abd. Wahab, N., Hashim, S., & Abd. Ghani, N.A. (2019). What influences Muslims to make wills? insights into its determinants, *The Journal of Muamalat and Islamic Finance Research*, 16(1), 37-52.
- Abdul Karim, N.A. (2016). Estate planning: the benefits of estate planning: part 1, *Edge Weekly*. Retrieved from at: www.theedgemarkets.com/article/estate-planning-benefits-islamic-estate-planning-pt-1 (accessed 24 Jun 2024).
- Abdullah, M. M., Nasir, N. M., Muhamad, N. H. N., Aziz, M. R. A., Awang, A. B., & Mahmud, M. W. (2020). A literature review on Islamic estate planning from year 2014 to 2019. *Library Philosophy and Practice*, 1(1), 1–29.
- Ahmad, M. A. R. (2021). *Wasiyyah* as an alternative in Malaysian Muslim estate planning. *Turkish Journal of Computer and Mathematics Education*, 12(6), 3184–3192.
- Ajzen, I. (1991). The theory of planned behaviour. *Organisational Behaviours and Human Decision Processes*, 50(2), 179–211.
- Alam, S. S., & Sayuti, N. M. (2011). Applying the theory of planned behaviour (TPB) in *halal* food purchasing. *International Journal of Commerce and Management*, 21(1), 8–20.
- Amin, H., Ghazali, M., Hassan., & Supinah, R. (2010). Determinants of financing acceptance among Malaysian bank customers: an empirical analysis. *International Journal of Business and Society*, 11(1), 1-16.
- Basah, S., & Tahir, P. R. (2019). Islamic estate planning : what Malaysian Muslim women must *Journal of Social Science and Humanities*, 2, 1–6.
- Boon, T.H., Yee, H.S., & Ting, H.W. (2011). Financial literacy and personal financial planning in Klang Valley, Malaysia, *International Journal of Economics and Management*, 5(5), 149-168.
- Bouteraa, M. (2019). Conceptual study: barriers of Islamic estate planning. *IBMRD's Journal of Management & Research*, 8(1), 28-34.

- Haron, S., Ahmad, N., & Planisek, S. (1994). Bank patronage factors of Muslim and non-muslim customers. *International Journal of Bank Marketing*, 12(1), 32-40.
- Holyk, G.G. (2008). *Encyclopedia of Survey Research Methods*. Retrieved from <https://methods.sagepub.com/reference/encyclopedia-of-survey> (accessed on February 21, 2023).
- Idris, K. M., Bidin, Z., & Saad, R. A. J. (2012). Islamic religiosity measurement and its relationship with business income zakat compliance behaviour. *Jurnal Pengurusan (UKM Journal of Management)*, 34, 3-10.
- Johnson, B. R., De Li, S., Larson, D. B., & McCullough, M. (2000). A systematic review of the religiosity and delinquency literature: a research note. *Journal of Contemporary Criminal Justice*, 16(1), 32–52.
- Kamarudin, N. S., Jihan, A., Hashim, M., Jamil, N. N., & Hadi, N. A. (2019). The conceptual framework of the intention of Islamic estate planning practice among muslim entrepreneurs. *Journal of Islamic, Social, Economics and Development*, 4(20), 69–76.
- Lada, S., Harvey Tanakinjal, G., & Amin, H. (2009). Predicting intention to choose halal products using the theory of reasoned action. *International Journal of Islamic and Middle Eastern finance and management*, 2(1), 66-76.
- Malebana, M.J. (2014). The effect of knowledge of entrepreneurial support on entrepreneurial intention. *Mediterranean Journal of Social Sciences*, 5(20), 1020–1020.
- Mishra, S. (2014). Adoption of M-commerce in India: applying the theory of planned behaviour model. *Journal of Internet Banking and Commerce*, 19(1), 1-18.
- Osman, A. F., Mohammed, M. O., & Fadzil, A. (2016). Factor influencing cash waqf giving behaviour: a revised theory of planned behaviour. *Journal of Global Business and Social Entrepreneurship*, 1(2), 12-25.
- Rahman, A., & Hassan, R. (2020). Issues and challenges in Islamic estate planning in Malaysia. *Proceedings of the 7th ASEAN Universities International Conference on Islamic Finance (7th AICIF 2019) - Revival of Islamic Social Finance to Strengthen Economic Development Towards a Global Industrial Revolution*, 67–75.
- Said, N. M., & Saad, R. A. J. (2016). A conceptual model of hibah-giving behaviour. *International Review of Management and Marketing*, 6(8), 18-21.
- Tang, T. L., & Tang, T. L. (2010). Finding the lost sheep : a panel study of business students' intrinsic religiosity, Machiavellianism, and unethical behaviour intentions. *Ethics and Behaviours*, 20(5), 352–379.
- Teo, T., & Lee, C.B. (2010). Explaining the intention to use technology among student teachers: an application of the theory of planned behaviour (TPB). *Campus-Wide Information Systems*, 27(2), 60-67.